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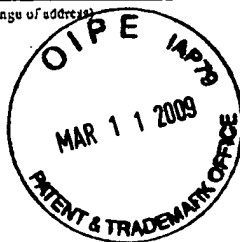
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02/24/2009

RAYMOND A. JOAO, ESQ.
 122 BELLEVUE PLACE
 YONKERS, NY 10703



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RAYMOND A. JOAO

(Depositor's name)

Raymond A. Joao

(Signature)

MARCH 11, 2009

(Date)

03/12/2009 WABDEL3 00000023 10045080

01 FC:2501

755.00 OP

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/045,080	01/15/2002	Raymond Anthony Joao	RI470	2925

TITLE OF INVENTION: APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$755	\$0	\$720	\$755	05/26/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
RUDY, ANDREW J	3687	705-030000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,
 (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1. RAYMOND A. JOAO, ESQ.

2. _____

3. _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

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(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☒ Issue Fee (\$35.00 BALANCE DUE)
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☐ Advance Order - # of Copies _____

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☒ Payment by credit card. Form PTO-2038 is attached.
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature

Raymond A. Joao

Date

3/11/09

Typed or printed name

RAYMOND A. JOAO

Registration No. 35,907

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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08/10/2008 11:52 FAX 914 989 2892

RAYMOND A. JOAO

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7590 07/11/2008
 RAYMOND A. JOAO, ESQ.
 122 BELLEVUE PLACE
 YONKERS, NY 10703

09/10/2008 RMEBRAH1 00000138 10045080

01 FC:2501 720.00 OP
 02 FC:1504 300.00 OP

RAYMOND A. JOAO	(Depositor's name)
<i>Raymond A. Joao</i>	(Signature)
SEPTEMBER 10, 2008	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/045,080	01/15/2002	Raymond Anthony Joao	RJ470	2925

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nonprovisional	YES	\$720	\$300	\$0	\$1020	10/14/2008
EXAMINER	ART UNIT	CLASS-SUBCLASS				
RUDY, ANDREW J	3687	703-030000				

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1 RAYMOND A. JOAO, ESQ.
 2
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4a. The following fee(s) are submitted:

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Authorized Signature *Raymond A. Joao*
 Typed or printed name RAYMOND A. JOAO

Date 9/10/08
 Registration No. 35,907

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PAGE 10/12 * RCVD AT 3/11/2009 5:10:08 PM [Eastern Daylight Time] * SVR:USPTO-EFXXF-6/5 * DNIS:2732885 * CSID:914 969 2992 * DURATION (mm:ss):01:58